

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Dear [Recipient Name],

Subject: Request for FHA Loan Modification

I hope this letter finds you well. I am writing to formally request a modification of my FHA loan due to [briefly explain your reason such as financial hardship, loss of income, etc.].

Loan Details:

- Name on the Loan: [Your Name]
- Loan Number: [Your Loan Number]
- Property Address: [Property Address]

Due to [specific circumstances that have affected your financial situation], I am struggling to keep up with my monthly mortgage payments. Despite my efforts to [mention any steps you've taken to manage your situation], I find myself in need of assistance.

I would like to request a modification of my loan terms, which may include [mention any specific changes you hope to see, such as lower interest rate, extended term, etc.]. I care deeply about my home and want to find a sustainable solution to keep it.

Enclosed are the necessary documents that outline my financial situation, including [list documents like income statements, budget, etc.]. I believe that with a loan modification, I can remain in my home and continue making payments that align with my current financial capabilities.

Thank you for considering my request. I look forward to your prompt response to discuss this matter further.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]

Enclosures: [List of documents enclosed]